## United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 16-01768-HWV
Marc Riccardo Partee Chapter 13

Cecelia Darlene Partee
Debtors

# CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 4
Date Rcvd: Jun 22, 2021 Form ID: 3180W Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2021:

<b>Recip ID</b> db/jdb	Recipient Name and Address  + Marc Riccardo Partee, Cecelia Darlene Partee, 68 Delta Ridge Drive, Delta, PA 17314-7906
4781903	+ Acs/sallimae, 501 Bleeker St, Utica NY 13501-2401
4830359	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4789949	CornerStone Education Loan Services, PO Box 145123, Salt Lake City, UT 84114-5123
4781915	+ Cornerstone/dept Of E, Pob Box 145122, Salt Lake City UT 84114-5122
4829578	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
4821137	+ Freedom Mortgage Corporation, 500 Virginia Drive, Suite 502, Fort Washington, PA 19034-2734
4781917	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron OH 44309-1799
4781919	+ Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach VA 23452-4262
4792163	SLM TRUST 2011-1 and Navient Solutions Inc, on behalf of United Student Aid F, Attn Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
5377195	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4781902	+ York Adams Tax Claim Bureau, 1405 N Duke Street, York PA 17404-2125

TOTAL: 12

## Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address EDI: AISACG.COM	Date/Time	Recipient Name and Address
Ci		Jun 22 2021 22:48:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5065002	Email/Text: GUARBKe-courtdocs@ascendiumeducation.c	org Jun 22 2021 18:49:00	United Student Aid Funds, Inc (USAF), PO Box
		Juli 22 2021 18.49.00	8961, Madison WI 53708-8961
4807984	EDI: BECKLEE.COM	L 22 2021 22 49 00	American France Control of Book of
		Jun 22 2021 22:48:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4781904	+ EDI: AMEREXPR.COM	Jun 22 2021 22:48:00	Amex, Correspondence, Po Box 981540, El Paso
		Van 22 2021 221 10100	TX 79998-1540
4781905	+ EDI: TSYS2.COM	Jun 22 2021 22:48:00	Barclays Bank Delaware, Po Box 8801,
		Juli 22 2021 22.40.00	Wilmington DE 19899-8801
4781909	EDI: CITICORP.COM	1 22 2021 22 49 00	CITIL DI (CIV. C. IV.C A.
		Jun 22 2021 22:48:00	Childrens Place/Citicorp Credit Services, Attn: Citicorp Credit Services, Po Box 20507, Kansas City MO 64195
4820409	+ EDI: WFNNB.COM	Jun 22 2021 22:48:00	COMENITY CAPITAL BANK, C O
		Juli 22 2021 22:48:00	WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4781907	+ EDI: CAPITALONE.COM	1 22 2021 22 49 00	C '110 An D 1 A D D 20005
		Jun 22 2021 22:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
4797322	EDI: CAPITALONE.COM	Jun 22 2021 22:48:00	Capital One Bank (USA), N.A., PO Box 71083,
		Juli 22 2021 22.70.00	Charlotte, NC 28272-1083
4824328	EDI: BL-BECKET.COM	Jun 22 2021 22:48:00	Capital One NA, c/o Becket and Lee LLP, PO Box
		2021 220.00	3001, Malvern PA 19355-0701

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Date Rcvd: Jun 22, 2021 Form ID: 3180W Total Noticed: 60 Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788 5161877 + Email/Text: bncmail@w-legal.com Jun 22 2021 18:50:00 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132 5161876 + Email/Text: bncmail@w-legal.com Jun 22 2021 18:50:00 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 4781924 + EDI: RMSC.COM Jun 22 2021 22:48:00 Synchrony Bank, Po Box 103104, Roswell GA 30076-9104 4781925 + EDI: RMSC.COM Jun 22 2021 22:48:00 Synchrony Bank/ JC Penneys, Attn: Bankrupty, Po Box 103104, Roswell GA 30076-9104 4781926 + EDI: RMSC.COM Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Jun 22 2021 22:48:00 Box 103104, Roswell GA 30076-9104 + EDI: RMSC.COM 4781927 Jun 22 2021 22:48:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell GA 30076-9104 4781928 + EDI: RMSC.COM Jun 22 2021 22:48:00 Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell GA 30076-9104 4781929 + EDI: RMSC.COM Jun 22 2021 22:48:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell GA 30076-9104 4820412 Email/Text: bncmail@w-legal.com Jun 22 2021 18:50:00 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 4781930 + EDI: WTRRNBANK.COM Jun 22 2021 22:48:00 Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis MN 55440-9475 4781931 + Email/Text: bankruptcydepartment@tsico.com Jun 22 2021 18:50:00 Transworld Systems Inc, Po Box 17205, Wilmington DE 19850-7205 EDI: CITICORP.COM 4781932 Jun 22 2021 22:48:00 Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason OH 45040-8053 4781933 + EDI: WFFC.COM Jun 22 2021 22:48:00 Wells Fargo, P.o. Box 29704, Phoenix AZ 85038-9704 EDI: WFFC.COM 4796575 Jun 22 2021 22:48:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657 + EDI: WFFC.COM 4796675 Jun 22 2021 22:48:00 Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, 1451 Thomas Langston Rd., Winterville, NC 28590-8872 4781934 + Email/Text: kcm@yatb.com

User: AutoDocke

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TOTAL: 49

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### BYPASSED RECIPIENTS

Jun 22 2021 18:50:00

York Adams Tax Bureau, 1405 N. Duke Street,

York PA 17404-2125

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

	<b>cip ID</b> 81906	Bypass Reason	Name and Address Cap1/bstby
cr		*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
cr		*+	Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, 1451 Thomas Langston Rd., Winterville, NC 28590-8872

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2021 at the address(es) listed below:

Name Email Address

Alexandra Teresa Garcia

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com

Celine P DerKrikorian

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ecfmail@mwc-law.com

Dawn Marie Cutaia

on behalf of Debtor 1 Marc Riccardo Partee dmcutaia@gmail.com

cutaialawecf@gmail.com;r46159@notify.bestcase.com,judy.cutaialaw@gmail.com

Dawn Marie Cutaia

on behalf of Debtor 2 Cecelia Darlene Partee dmcutaia@gmail.com

cutaialawecf@gmail.com;r46159@notify.bestcase.com,judy.cutaialaw@gmail.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

Lauren Marie Moyer

 $on\ behalf\ of\ Creditor\ FREEDOM\ MORTGAGE\ CORPORATION\ nj-ecfmail@mwc-law.com\ ecfmail@ecf.courtdrive.com$ 

Rebecca Ann Solarz

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,

mortoncraigecf@gmail.com

TOTAL: 10

#### Information to identify the case: Debtor 1 Marc Riccardo Partee First Name Middle Name Last Name

Debtor 2 Cecelia Darlene Partee

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

1:16-bk-01768-HWV Case number:

Social Security number or ITIN xxx-xx-7952

Social Security number or ITIN xxx-xx-8231

EIN \_\_-\_\_\_

Order of Discharge

6/22/21

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc Riccardo Partee

Cecelia Darlene Partee

By the

court:

Honorable Henry W. Van Eck Chief Bankruptcy Judge By: ToniaWilson, Deputy Clerk

## Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge** 

page 1

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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**Chapter 13 Discharge** 

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